# Case 14-15769-ABA Doc 59 Filed 01/31/19 Entered 02/01/19 00:35:32 Desc Imaged Certificate of Notice Page 1 of 4

| Information to identify the case:                     |                                  |  |
|---|----------------------------------|--|
| Debtor 1  | Ruben Antonio Roman              | Social Security number or ITIN XXX-XX-3823 |
|   | First Name Middle Name Last Name |  |
| Debtor 2<br>(Spouse, if filing)                       | First Name Middle Name Last Name | Social Security number or ITIN EIN         |
| United States Bankruptcy Court District of New Jersey |                                  |  |
| Case number: 14-15769-ABA                             |                                  |  |

# **Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ruben Antonio Roman

1/29/19

By the court: Andrew B. Altenburg Jr.

United States Bankruptcy Judge

### **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment
   or other transfer is due after the date on
   which the final payment under the plan
   was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or quaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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United States Bankruptcy Court
District of New Jersey

In re: Ruben Antonio Roman Debtor Case No. 14-15769-ABA Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Jan 29, 2019 Form ID: 3180W Total Noticed: 27

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 31, 2019.
                  +Ruben Antonio Roman, 440 S. Willow Avenue, Galloway, NJ 08205-4630 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC,
db
cr
                    400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
                  +ACN, 1000 Progress Place, Concord, NC 28025-2449
514660376
                  +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, SEATTLE, WA 98121-3132
514758674
                                                                                               2001 WESTERN AVENUE, STE 400,
514856020
                  +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
                    SEATTLE, WA 98121-3132
514660379
                  +CHASE, PO BOX 24696,
                                                  COLUMBUS, OH 43224-0696
                  +Eastern Account System of CT, PO Box 837, Newtown, CT 06470-0837
+JPMorgan Chase Bank, N.A., Attn: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
+Kevin G. McDonald, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,
514660380
514989326
517903302
                    Westmont, NJ 08108-2812
                  +Lizabeth Roman, 440 S. Willow Avenue, Galloway, NJ 08205-4630
+MARINER FINANCIAL, 3301 Boston Street, Suite 201, Baltimore, MD 21224-4979
+MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
514660382
514660383
517932586
                    Oklahoma City, OK 73118-6051
517932657
                  +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
                  Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051 +NCB Management Services, PO Box 1099, Langhorne, PA 19047-6099
514660384
                  +North Shore Agency, 4000 East Fifth Avenue, Columbus, OH 43219-1811
+ONE MAIN Financial, PO BOX 6042, Sioux Falls SD 57117-6042
514660386
514660387
                +++ONE MAIN Financial,
514660389
                  +Township of Galloway, 300 E. Jimmie Leeds Road, Galloway, NJ 08205-4109
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2019 23:21:30
                                                                                                      United States Trustee,
sma
                    Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                    Newark, NJ 07102-5235
                   EDI: AIS.COM Jan 30 2019 03:33:00
514814831
                                                                 American InfoSource LP as agent for, Verizon,
                  PO Box 248838, Oklahoma City, OK 73124-8838
+EDI: TSYS2.COM Jan 30 2019 03:33:00 BARCLAYS
                                                                   BARCLAYS BANK DELAWARE, 125 S WEST ST,
514660377
                    WILMINGTON, DE 19801-5014
514660378
                  +E-mail/Text: bankruptcynotices@cbecompanies.com Jan 29 2019 23:21:57
                                                                                                            CBE Group,
                  1309 Technology Pkwy, Cedar Falls, IA 50613-6976 +E-mail/Text: hannlegal@hannfinancial.com Jan 29 2019 23:20:52
514660381
                                                                                                  HANN FINANCIAL SERVICE,
                    1 CENTRE DR, JAMESBURG, NJ 08831-1564
514660385
                  +E-mail/Text: egssupportservices@alorica.com Jan 29 2019 23:21:44
                                                                                                       NCO Financial,
                  507 Prudential Road, Horsham, PA 19044-2308
+EDI: VERIZONCOMB.COM Jan 30 2019 03:33:00
                                                                           VERIZON. 500 TECHNOLOGY DR STE 30.
514660390
                    WELDON SPRING, MO 63304-2225
                  +EDI: WFFC.COM Jan 30 2019 03:33:00
514660391
                                                                   WELLS FARGO BANK NV NA, PO BOX 31557,
                    BILLINGS, MT 59107-1557
514934052
                  +EDI: WFFC.COM Jan 30 2019 03:33:00
                                                                  Wells Fargo Bank, NA, 1 Home Campus MAC X2303-01A,
                    Des Moines, IA 50328-0001
                                                                                                                TOTAL: 10
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
+MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
517932656*
                    Oklahoma City, OK 73118-6051
                ##+PEOPLES TRANSPORT FCU, 126 W KINGS HWY, MOUNT EPHRAIM, NJ 08059-1353
514660388
                                                                                                                TOTALS: 0. * 1. ## 1
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Addresses marked  $^{\prime +\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2019 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION nj.bkecf@fedphe.com

Edward L. Paul on behalf of Debtor Ruben Antonio Roman elp@paulandkatzlaw.com, jen@paulandkatzlaw.com;vbuckley@paulandkatzlaw.com;r39949@notify.bestcase.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jerome B. Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
nj.bkecf@fedphe.com

Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

TOTAL: 6